

# FIVE YEAR PLAN

## INDUSTRY

YEAR	IND	CHANGE	PREMIUM	CHANGE	DISCOUNT	SHARE	DIFF	CHANGE	BRANDED	PL
1992	506.79		353.74		153.05	30.20%				
1993	461.28	-8.98%	291.58	-17.57%	169.71	36.79%	6.59%	10.88%	28.80%	7.90%
1994	478.15	3.66%	317.97	9.05%	160.18	33.50%	-3.29%	-5.61%	26.50%	7.00%
1995	456.87	-4.45%	293.31	-7.75%	163.56	35.80%	2.30%	2.11%	28.80%	7.00%
1996	440.79	-3.52%	275.49	-6.07%	165.30	37.50%	1.70%	1.06%	30.50%	7.00%
1997	421.39	-4.40%	255.79	-7.15%	165.61	39.30%	1.80%	0.19%	32.30%	7.00%
1998	406.14	-3.62%	239.22	-6.48%	166.92	41.10%	1.80%	0.79%	34.10%	7.00%

## PM-USA

YEAR	UNITS	DIFF	SHARE	DIFF	UNITS DISCOUNT	GROWTH CATEGORY	UNITS PREMIUM	PREMIUM MARL	TOTAL MARL	FX	OTHER PREMIUM	TOTAL BRANDED	BASIC	FVB
1992	214.29		42.28%		41.49		172.79					18.34		
1993	194.72	-19.57	42.21%	-0.07%	49.83	50.1%	144.89	108.47	108.47	0.00	36.41	13.19	24.37	12.26
1994	211.22	16.50	44.17%	1.96%	42.61	75.8%	168.61	130.17	130.17	0.00	38.44	11.56	22.56	8.49
1995	204.56	-6.66	44.77%	0.60%	41.77	-24.6%	162.79	127.64	127.64	0.00	35.14	8.97	24.32	8.49
1996	200.01	-4.56	45.37%	0.60%	41.60	-10.2%	158.41	125.60	125.60	0.00	32.80	7.57	25.54	8.49
1997	193.73	-6.27	45.97%	0.60%	41.54	-18.0%	152.19	123.92	123.92	0.00	28.28	7.06	26.00	8.49
1998	189.16	-4.58	46.57%	0.60%	42.04	37.9%	147.12	121.93	121.93	0.00	25.19	6.64	26.91	8.49
	PREMIUM SOC	DIFF	DISC SOC	DIFF			PREMIUM MARL	TOTAL MARL			OPB		BASIC SOC	
1992	48.8%		27.1%				0.0%	0.0%			0.0%			
1993	49.7%	0.8%	29.4%	2.3%			23.5%	23.5%			7.9%		18.3%	
1994	53.0%	3.3%	26.6%	-2.8%			27.2%	27.2%			8.0%		17.8%	
1995	55.5%	2.5%	25.5%	-1.1%			27.9%	27.9%			7.7%		18.5%	
1996	57.5%	2.0%	25.2%	-0.4%			28.5%	28.5%			7.4%		19.0%	
1997	59.5%	2.0%	25.1%	-0.1%			29.4%	29.4%			6.7%		19.1%	
1998	61.5%	2.0%	25.2%	0.1%			30.0%	30.0%			6.2%		19.4%	

## ASSUMPTIONS(.45 PER PACK F.E.T. SCENARIO)

\$.15 FET 7/1995, 10-1/97, 10-1/98 HI SET 1994 @ %16; 1995-98 @ %12

2.50-85  
3 96  
3.25-97  
3.75 98

0528020902

.45 FET